

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
WESTERN

IN RE:  
OWIECKI, JOHN P

Debtor(s)

CHAPTER 7 -- Liquidation

CASE NO. 08-71876 MB

HONORABLE MANUEL BARBOSA

**TRUSTEE'S FINAL REPORT**

To: THE HONORABLE MANUEL BARBOSA, BANKRUPTCY JUDGE  
FOR THE UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS,  
WESTERN DIVISION

NOW COMES BERNARD J. NATALE, Trustee herein, and respectfully submits to the Court and to the United States Trustee his/her Final Report and Account in accordance with 11 U.S.C. §704(9).

1. The Petition commencing this case was filed on 06/16/08. The Trustee was appointed on 06/16/08. The Trustee's case bond is in the amount of \$0.00.
2. The Trustee certifies that he/she has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee has not found it advisable to oppose the Debtor(s) discharge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.
3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is 0.00. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.
4. A summary of the Trustee's Final Report as of 02/11/09 is as follows:

a. RECEIPTS (See Exhibit C)	\$ <u>6,001.85</u>
b. DISBURSEMENTS (See Exhibit C)	\$ <u>0.00</u>
c. NET CASH available for distribution	\$ <u>6,001.85</u>
d. TRUSTEE/PROFESSIONAL COSTS	

- |   |                    |
|---|--------------------|
| 1. Trustee compensation requested (See Exhibit E)   | \$ <u>1,350.19</u> |
| 2. Trustee Expenses (See Exhibit E)   | \$ <u>0.00</u>     |
| 3. Compensation requested by attorney or other<br>professionals for trustee (See Exhibit F) | \$ <u>2,514.36</u> |
| e. Illinois Income Tax for Estate (See Exhibit G)   | \$ <u></u>         |

5. The Bar Date for filing unsecured claims expired on 11/25/08. The DIP report was filed on N/A. The Bar Date for filing DIP claims expired on N/A.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee. The actual dollar amount of claims allowed and/or requested for this estate is as follows:

- |  |                     |
|--|---------------------|
| a. Allowed unpaid secured claims                       | \$ <u>0.00</u>      |
| b. Chapter 7 Administrative and 28 U.S.C. §1930 claims | \$ <u>3,864.55</u>  |
| c. Allowed Chapter 11 Administrative Claims            | \$ <u>0.00</u>      |
| d. Allowed priority claims                             | \$ <u>0.00</u>      |
| e. Allowed unsecured claims                            | \$ <u>28,135.03</u> |
| f. Surplus return to debtor                            | \$ <u>0.00</u>      |

7. Trustee proposes that unsecured creditors receive a distribution of 7.60% of allowed claims.

8. Total fees and expenses previously awarded to Trustee's counsel, accountant or other professional was \$0.00. Trustee's attorneys, accountants, or other professionals fees and expenses requested but not yet allowed is \$2,514.36. The total of Chapter 7 professional fees and expenses requested for final allowance is \$2,514.36.

9. A fee of \$976.00 was paid to Debtor's counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

10. A fee of \$0.00 was paid to a bankruptcy petition preparer for services rendered in connection with this case, and no basis appears to request an examination of these fees pursuant to 11 U.S.C. §110(h)(3).

**WHEREFORE**, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowances of the administrative claims and expenses stated in this Report and for such other relief as the Court shall deem proper.

Dated: February 11, 2009

RESPECTFULLY SUBMITTED,

By: /s/ **BERNARD J NATALE**

BERNARD J. NATALE, Trustee  
BERNARD J NATALE, LTD  
6833 STALTER DRIVE  
SUITE 201  
ROCKFORD, IL 61108  
Telephone # (815) 964-4700

TASKS PERFORMED BY TRUSTEE –JOHN P OWIECKI

The trustee conducted a first meeting of creditors. An initial report of trustee in an asset case was requested. Estate records were maintained. Throughout case administration annual reports have been prepared for the US Trustee.

A request for documents was made.

Claims were reviewed.

A final report was prepared. Upon approval of the report, distribution will be made to creditors. Thereafter, a final account will be prepared to close the case file.

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Page: 1

**Case Number:** 08-71876 MB  
**Case Name:** OWIECKI, JOHN P

**Trustee:** (330370) BERNARD J. NATALE  
**Filed (f) or Converted (c):** 06/16/08 (f)  
**§341(a) Meeting Date:** 08/14/08  
**Claims Bar Date:** 11/25/08

**Period Ending:** 02/11/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) abandon. DA=\$554(c) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Manufactured Home 112 Club Circle, Belvidere, IL	75,000.00	0.00	DA	0.00	FA
2	Cash	5.00	0.00	DA	0.00	FA
3	Checking Acct #008076043	5.00	0.00	DA	0.00	FA
4	Savings Acct # 300035821	100.00	0.00	DA	0.00	FA
5	Security Deposit	250.00	0.00	DA	0.00	FA
6	Couch	750.00	0.00	DA	0.00	FA
7	Household Goods & Furnishings	1,000.00	200.00	DA	0.00	FA
8	Wearing Apparel	100.00	0.00	DA	0.00	FA
9	401K	9,786.01	3,418.41	DA	0.00	FA
10	1998 Saturn SL2 (92,000 miles)(Severe auto	500.00	0.00	DA	0.00	FA
11	2005 Ford Freestyle (60,000 miles)	11,965.00	0.00	DA	0.00	FA
12	1Dogs	0.00	0.00	DA	0.00	FA
13	Death Benefits Payable DEBTOR FILED AMENDED B & C ADDING DEATH BENEFIT. EXEMPTED \$7,060 UNDER 735 ILCS 5/12-1001(f) AND 5/12-1001(h)(3). TRUSTEE FILED OBJECTION TO THIS EXEMPTION. EXEMPTED \$3,640 PURSUANT TO 735 ILCS 5/12-1001(b). TRUSTEE HAD TO OBJECTION TO THIS EXEMPTION.	10,700.00	7,060.00		6,000.00	FA

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Page: 2

**Case Number:** 08-71876 MB  
**Case Name:** OWIECKI, JOHN P

**Trustee:** (330370) BERNARD J. NATALE  
**Filed (f) or Converted (c):** 06/16/08 (f)  
**§341(a) Meeting Date:** 08/14/08  
**Claims Bar Date:** 11/25/08

**Period Ending:** 02/11/09

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=§554(a) abandon. DA=§554(c) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
	ORDER ENTERED 11/19/08					
Int	INTEREST (u)	Unknown	N/A		1.85	Unknown
14	<b>Assets Totals</b> (Excluding unknown values)	<b>\$110,161.01</b>	<b>\$10,678.41</b>		<b>\$6,001.85</b>	<b>\$0.00</b>

**Major Activities Affecting Case Closing:**

**Initial Projected Date Of Final Report (TFR):** March 31, 2009

**Current Projected Date Of Final Report (TFR):** March 31, 2009

## Form 2

Page: 1

### Cash Receipts And Disbursements Record

**Case Number:** 08-71876 MB  
**Case Name:** OWIECKI, JOHN P

**Taxpayer ID #:** 61-6365610  
**Period Ending:** 02/11/09

**Trustee:** BERNARD J. NATALE (330370)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*\_\*\*\*\*\*61-65 - Money Market Account  
**Blanket Bond:** \$552,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
10/20/08	{13}	John C Owiecki	Pymt of Compromise Re: Life Insurance Re: Death of Fiance	1129-000	6,000.00		6,000.00
10/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.2000%	1270-000	0.24		6,000.24
11/28/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.1300%	1270-000	0.71		6,000.95
12/31/08	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.53		6,001.48
01/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0600%	1270-000	0.29		6,001.77
02/08/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0050%	1270-000	0.08		6,001.85
02/08/09		To Account #*****6166	Close Account for Final Report	9999-000		6,001.85	0.00

<b>ACCOUNT TOTALS</b>	<b>6,001.85</b>	<b>6,001.85</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	6,001.85	
<b>Subtotal</b>	<b>6,001.85</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$6,001.85</b>	<b>\$0.00</b>	

## Form 2

Page: 2

### Cash Receipts And Disbursements Record

**Case Number:** 08-71876 MB  
**Case Name:** OWIECKI, JOHN P

**Taxpayer ID #:** 61-6365610  
**Period Ending:** 02/11/09

**Trustee:** BERNARD J. NATALE (330370)  
**Bank Name:** JPMORGAN CHASE BANK, N.A.  
**Account:** \*\*\*-\*\*\*\*61-66 - Checking Account  
**Blanket Bond:** \$552,000.00 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/08/09		From Account #*****6165	Close Account for Final Report	9999-000	6,001.85		6,001.85
<b>ACCOUNT TOTALS</b>					<b>6,001.85</b>	<b>0.00</b>	<b>\$6,001.85</b>
Less: Bank Transfers					6,001.85	0.00	
<b>Subtotal</b>					<b>0.00</b>	<b>0.00</b>	
Less: Payments to Debtors						0.00	
<b>NET Receipts / Disbursements</b>					<b>\$0.00</b>	<b>\$0.00</b>	
<b>TOTAL - ALL ACCOUNTS</b>					<b>Net Receipts</b>	<b>Net Disbursements</b>	<b>Account Balances</b>
<b>MMA # ***-****61-65</b>					<b>6,001.85</b>	<b>0.00</b>	<b>0.00</b>
<b>Checking # ***-****61-66</b>					<b>0.00</b>	<b>0.00</b>	<b>6,001.85</b>
					<b>\$6,001.85</b>	<b>\$0.00</b>	<b>\$6,001.85</b>



IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ILLINOIS  
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IN RE:  
OWIECKI, JOHN P

Debtor(s)

CHAPTER 7 -- Liquidation

CASE NO. 08-71876 MB

HONORABLE MANUEL BARBOSA

**DISTRIBUTION REPORT**

I, BERNARD J. NATALE, Trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution:

**SUMMARY OF DISTRIBUTION:**

Secured Claims:	\$ <u>0.00</u>
Chapter 7 Administrative Expenses:	\$ <u>3,864.55</u>
Chapter 11 Administrative Expenses:	\$ <u>0.00</u>
Priority Claims (507(a)(2)-(a)(7)):	\$ <u>0.00</u>
Secured Tax Liens:	\$ <u>0.00</u>
Priority Tax Claims (507(a)(8)):	\$ <u>0.00</u>
Priority Claims (507(a)(9)):	\$ <u>0.00</u>
General Unsecured Claims:	\$ <u>2,137.30</u>
<b><u>TOTAL AMOUNT TO BE DISTRIBUTED:</u></b>	<b>\$ <u>6,001.85</u></b>

The balance on hand shown above should be distributed in accordance with 11 U.S.C. §726 as follows:

a. \$3,864.55 for Chapter 7 administrative expenses allowed under §503(b) and fees under Chapter 123 of Title 28, not previously disbursed, including the Trustee compensation and reimbursement requests as follows:

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
EXP	BERNARD J. NATALE, LTD.	39.36	39.36
ATTY	BERNARD J. NATALE, LTD.	2,475.00	2,475.00
TRTE	BERNARD J. NATALE	1,350.19	1,350.19

TOTAL \$ 3,864.55

b. \$0.00 for Chapter 11 administrative expenses allowed under §503(b) as follows:

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

c. \$0.00 for priority creditors, in the order specified in 11 U.S.C. §507(a)(2)-(9), itemized as follows:

1.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(2) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)		\$ 0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

2.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(3) - Wages, salaries or commissions limited to \$4,300.00 earned within 90 days of Petition:		\$ 0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

3.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(4) - Contributions to Employee Benefit Funds up to the extent of \$4,000 per individual:		\$ 0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

4.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§507(a)(5) - Farmers' and Fishermen's claims to the extent of \$4,300.00		\$ 0.00	0.00%

CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

5.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	507(a)(6) - Deposits by consumers to the extent of \$1,950.00 per individual:	\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

6.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(7) -Claims for alimony, maintenance or support:	\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

7.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	Taxes §724(b) - Tax Liens:	\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

8.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(8) - Taxes - Unsecured Tax Claims excluding fines and penalties:	\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

9.	TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
	§507(a)(9) - Capital Commitments to FDIC, reimbursement claims et al.	\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
		TOTAL	\$ 0.00

d. \$2,137.30 for general unsecured creditors who have filed claims allowed in the total amount of \$28,135.03, yielding a dividend of 7.60% as itemized below:

TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(2) - General Claims (To be paid <u>pro-rata</u> after costs of administration and priority claims are paid in full)		\$ 28,135.03	7.60%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
1	PYOD LLC as assignee of Citibank	2,302.33	174.90
2	Discover Bank/DFS Services LLC	6,617.58	502.71
3	Chase Bank USA, NA	3,922.66	297.99
4	Speedway SuperAmerica LLC	744.00	56.52
5	Marathon Petroleum Company LLC	178.00	13.52
6	eCAST Settlement Corporation assignee of	282.63	21.47
7	PYOD LLC as assignee of Washington Mutual	13,217.00	1,004.04
8	Wells Fargo Financial Illinois, Inc	870.83	66.15
TOTAL		\$	2,137.30

e. \$0.00 for tardily filed unsecured claims allowed in the total amount of \$0.00 yielding a dividend of 0.00% as itemized below:

TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(3) - Late unsecured claims		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

f. \$0.00 for fines and penalties

TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(4) - Fines/penalties		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

g. \$0.00 for interest

TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
§726(a)(5) - Interest		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

h. \$0.00 Subordinated General Unsecured Claims

TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
Subordinated General Unsecured Claims		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

i. \$0.00 to the Debtor

TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
\$726(a)(6) - Surplus to Debtor		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

j. \$0.00 for secured creditors

TYPE OF CLAIMS		TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND%
Secured Creditors		\$ 0.00	0.00%
CLAIM NUMBER	CREDITOR	ALLOWED REQUESTED	PROPOSED ALLOWANCE
TOTAL		\$	0.00

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	DISALLOWED AMOUNT /WITHDRAWN OF CLAIM (DESIGNATE)
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WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED: FEBRUARY 11, 2009 \_\_\_\_\_

/s/ BERNARD J NATALE  
BERNARD J. NATALE, Trustee